

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-15049-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Guiteau Destin 2041 Trenton Ave Whiting, NJ 08759	Mona Destin 2041 Trenton Ave Whiting, NJ 08759
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Social Security No.:

xxx-xx-7709	xxx-xx-9810
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Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 6, 2014.

On October 31, 2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: December 11, 2018  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 5, 2018

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Guiteau Destin  
 Mona Destin  
 Debtors

Case No. 14-15049-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db/jdb +Guiteau Destin, Mona Destin, 2041 Trenton Ave, Whiting, NJ 08759-2213  
 aty +William M.E. Powers, III, Powers Kirn, LLC, PO Box 848, Moorestown, NJ 08057-0848  
 cr +BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FA, Phelan Hallinan & Schmieg, PC,  
     400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
     400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 514639035 American Express, PO Box 981537, El Paso, TX 79998-1537  
 514850694 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514917287 +Bayview Loan Servicing, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
     Mountainside, NJ 07092-2315  
 514918120 Bayview Loan Servicing, LLC, M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 514639038 Chase, PO Box 24696, Columbus, OH 432240696  
 514639039 Chase Bank USA NA, PO Box 15298, Wilmington, DE 198505298  
 514639040 +Citibank (South Dakota), N.A., 701 East 60th Street, North Sioux Falls, SD 57104-0493  
 514639041 Citibank NA, PO Box 769006, San Antonio, TX 782459006  
 514679613 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
     Mason, OH 45040-8053  
 514639050 +IC SYSTEM INC, PO Box 64378, Saint Paul, MN 55164-0378  
 514639051 +JCP&L, PO Box 3687, Akron, OH 44309-3687  
 514655588 +M&T Bank, PO Box 619063, Dallas, TX 75261-9063  
 514639052 MACY'S/DSNB, PO Box 8218, Mason, OH 450408218  
 514639053 Ocean County Board of Social Services, P.O. Box 547, Toms River, NJ 08754-0547  
 514747602 +Roselle Vital, 599 East 84th St., Brooklyn, NY 11236-3224  
 THD/CBNA, PO Box 6497, Sioux Falls, SD 571176497  
 516558683 +U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 516558684 +U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-  
     U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 514639063 #+Zucker Goldberg & Ackerman LLC, 200 Sheffield St., Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2018 00:15:08 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2018 00:15:06 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 cr E-mail/Text: camanagement@mtb.com Nov 06 2018 00:14:42 Bayview Loan Servicing, LLC,  
     c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 514639036 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 06 2018 00:15:04 Asset Acceptance,Llc,  
     PO Box 2036, Warren, MI-480902036  
 514639037 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2018 00:14:44 Chadwicks of Boston,  
     PO Box 182789, Columbus, OH 43218-2789  
 514639042 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2018 00:14:44 Comenity Bank/Brylnhme,  
     PO box 182789, Columbus, OH 43218-2789  
 514639043 +E-mail/Text: bknnotice@ercbpo.com Nov 06 2018 00:15:12 Enhanced Recovery Co LLC,  
     8014 Bayberry Rd., Jacksonville, FL 32256-7412  
 514639044 +E-mail/Text: fggbanko@fgny.com Nov 06 2018 00:14:20 Forster, Garbus & Garbus,  
     Glen S. Garbus, Esq., 7 Banta Place, Hackensack, NJ 07601-5604  
 514639045 +E-mail/PDF: gecsedri@recoverycorp.com Nov 06 2018 00:24:40 GE CAPITAL/WALMART,  
     PO Box 965024, Orlando, FL 32896-5024  
 514639046 E-mail/PDF: gecsedri@recoverycorp.com Nov 06 2018 00:24:15 GECRB/LOWES, PO Box 965005,  
     Orlando, FL-328965005  
 514639047 +E-mail/PDF: gecsedri@recoverycorp.com Nov 06 2018 00:24:40 GECRB/MODELLS DC, PO Box 965005,  
     Orlando, FL 32896-5005  
 514639048 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 06 2018 00:24:05  
     Healthcare Funding Sltns LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
 514639054 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 00:24:24  
     Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502  
 514920560 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 00:24:50  
     Portfolio Recovery Associates, LLC, c/o Brylane Home, POB 41067, Norfolk VA 23541  
 514919980 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 00:23:57  
     Portfolio Recovery Associates, LLC, c/o Chadwicks, POB 41067, Norfolk, VA 23541  
 514830346 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 00:24:24  
     Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 514920563 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 00:24:23  
     Portfolio Recovery Associates, LLC, c/o Metrostyle, POB 41067, Norfolk, VA 23541  
 514919979 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 06 2018 00:24:23  
     Portfolio Recovery Associates, LLC, c/o Roamans, POB 41067, Norfolk, VA 23541  
 514639058 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2018 00:14:44 Roamans Card,  
     PO Box 182789, Columbus, OH 43218-2789  
 514639059 +E-mail/Text: bankruptcy@senexco.com Nov 06 2018 00:14:14 Senex Services,  
     3500 Depauw Blvd. Ste 3050, Indianapolis, IN 46268  
 514639060 E-mail/Text: bankruptcy@td.com Nov 06 2018 00:15:10 TD Bank, PO Box 219,  
     Operations Center, Lewiston, ME-042430219

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Nov 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

514865700 E-mail/Text: bankruptcy@td.com Nov 06 2018 00:15:10 TD Bank N.A., Attn: Bankruptcy Dept.,  
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
514639062 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2018 00:14:44 WFNNB/ Metro Style,  
PO Box 182789, Columbus, OH 43218-2789

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
514639049\* +Healthcare Funding Sltns LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
514639055\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
514639056\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
514639057\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR  
LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT  
FOR U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST smncina@rascrane.com  
Thomas J Palmer on behalf of Debtor Guiteau Destin tpalmeresq@aol.com  
Thomas J Palmer on behalf of Joint Debtor Mona Destin tpalmeresq@aol.com  
William M.E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirkn.com  
TOTAL: 11